

IN THE COURT OF COMMON PLEAS OF ALLEGHENY COUNTY, PENNSYLVANIA
CIVIL DIVISION

COVER SHEET (ONLY for cases involving mortgage foreclosure)

Plaintiff(s)

LSF8 Master Participation Trust

EXHIBIT A

Vs

Defendant(s)

James H. Ramsey, Jr.
Sandra L. Ramsey

If Case involves real estate please enter the
Property Information.

Certificate of Location

I hereby certify that the location of the real estate is:

Elizabeth Township

City, Boro or Township

Parcel ID: 653 - G - 91 Tiebreaker:

Address :

6001 Roslyn Street
Boston, PA 15135

YOU MUST CHECK ONE SELECTION IN EACH BOX

- ☒ OWNER OCCUPIED RESIDENTIAL
☐ NON-OWNER OCCUPIED RESIDENTIAL
☐ COMMERCIAL
☐ OTHER (explain)

- ☒ FOUR UNITS OR LESS
☐ OVER FOUR UNITS

Case Number :

Type of pleading :

Complaint in Mortgage
Foreclosure

Code and Classification :

Filed on behalf of

LSF8 Master Participation Trust

(Name of the filing party)

- ☒ Counsel of Record
☐ Individual, If Pro Se

Name, Address and Telephone Number :

Bradley Osborne, Esquire
Richard M. Squire & Associates,
LLC
115 West Avenue, Suite 104
Jenkintown, PA 19046

Attorney's State ID : 312169

Attorney's Firm ID :

IF RESIDENTIAL: Name address and telephone number of representative of lending institution with authority to discuss this action.

Kawanna Coppage, Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134 Phone: 1-800-621-1437

By

Richard M. Squire & Associates, LLC

Attorneys for Plaintiff

By: Richard M. Squire, Esquire
Robert M. Kline, Esquire
Bradley Osborne, Esquire
ID. Nos. 04267 / 56479 / 312169

One Jenkintown Station, Suite 104
115 West Avenue
Jenkintown, PA 19046
Telephone: 215-886-8790
Fax: 215-886-8791

LSF8 Master Participation Trust,

PLAINTIFF,

v.

James H. Ramsey, Jr.
119 First Avenue
Pittsburgh, PA 15222

Sandra L. Ramsey
119 First Avenue
Pittsburgh, PA 15222,

DEFENDANTS

IN THE COURT OF COMMON PLEAS
ALLEGHENY COUNTY,
PENNSYLVANIA

DOCKET NO:

CIVIL ACTION

MORTGAGE FORECLOSURE

**COMPLAINT - CIVIL ACTION
NOTICE TO DEFEND**

NOTICE

YOU HAVE BEEN SUED IN COURT. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim of relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

**Lawyer Referral Service
Allegheny County Bar Association
400 Koppers Building, 11th Floor; 436 Seventh Avenue
Pittsburgh, Pa 15219
412-261-5555**

**414 Grant Street, 1st Floor; City-County Building
Pittsburgh, PA 15219
412-261-0518**

AVISO

LE HAN DEMANDADO A USTED EN LA CORTE. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus edades u otros derechos importantes para usted.

USTED DEBE LLEVAR ESTE DOCUMENTO A SU ABOGADO INMEDIATAMENTE. SI USTED NO TIENE UN ABOGADO, LLAME O VAYA A LA SIGUIENTE OFICINA. ESTA OFICINA PUEDE PROVEERLE INFORMACION ACERCA DE COMO CONSEGUIR UN ABOGADO.

SI USTED NO PUEDE PAGAR POR LOS SERVICIOS DE UN ABOGADO, ES POSIBLE QUE ESTA OFICINA LE PUEDA PROVEER INFORMACION SOBRE AGENCIAS QUE OFREZCAN SERVICIOS LEGALES SIN CARGO O BAJO COSTO A PERSONAS QUE CALIFICAN.

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MORTGAGE FORECLOSURE

COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF, LSF8 Master Participation Trust, by and through its undersigned attorney brings this action in mortgage foreclosure upon the following cause of action:

1. PLAINTIFF, LSF8 Master Participation Trust, is a corporation, limited partnership, limited liability company, trust, federal savings bank, federal credit union, or national banking association under and pursuant to the National Banking Act (13 Stat. 99, 12 U.S.C. 1 et seq.) with its principal place of business at c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134.
2. Defendants, James H. Ramsey, Jr and Sandra L. Ramsey, are the real owners,

mortgagors, and grantees in the last Deed of record to the real property located at 6001 Roslyn Street, Boston, PA 15135, including any/all improvements and detached structures thereon as well as any/all riparian/water rights appertaining thereto (hereinafter collectively referred to as “Premises”).

3. On April 21, 2008, Defendants made, executed, and delivered a Mortgage to Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Co of Pennsylvania (hereinafter referred to as “Originating Lender”) as security for Defendants' payment and other obligations in consideration of a mortgage loan made to Defendants by the Originating Lender. Said Mortgage is recorded in the Office of the Recorder in and for Allegheny County, and was recorded on April 24, 2008, in Allegheny County as Mortgage Book 35302, Page 69, and as Instrument No./Doc ID 2008-36027, and is incorporated herein by reference by virtue of Pa. R.C.P. 1019(g).

4. By Assignment of Mortgage dated October 2, 2014, the Mortgage was assigned to PLAINTIFF, which Assignment is recorded on October 8, 2014, as Book 44402, Page 120, and as Instrument No./Doc ID 2014-71136. Plaintiff is the holder of the mortgage.

5. A true and correct copy of the Legal Description is attached hereto, made part hereof, and marked as Exhibit “A.”

6. The address of the Premises is 6001 Roslyn Street, Boston, PA 15135.

7. The aforesaid Mortgage is in default because the required monthly payments due under the terms of the aforesaid Mortgage have not been made from September 25, 2014, through the present date. By the terms of the aforesaid Mortgage, upon breach and failure to cure said breach after written notice thereof, all sums secured by said Mortgage shall be immediately due and owing.

8. The terms of the aforesaid Mortgage further provide that, in the event of default, Defendants shall be liable for, *inter alia*, Plaintiff's costs, corporate advances, escrow advances, and attorneys' fees.

9. The following amounts are due as of September 9, 2016:

Principal	\$	47,976.19
Accrued Interest through September 9, 2016	\$	5,508.26
Escrow Balance	\$	2,699.90
Deferred Modified Interest	\$	7,254.68
Deferred Fees	\$	687.50
BPO	\$	118.50
Property Inspection	\$	120.00
Total	\$	<u>64,365.03</u>

plus additional pre-judgment and post-judgment interest at the per diem rate of \$7.39 or at the adjusted amount if the interest rate is variable, additional late charges, additional corporate advances, additional escrow advances, attorneys' fees in accordance to applicable law and court costs, and any/all other sums recoverable by Plaintiff under the terms of the aforesaid Mortgage.

10. Notice of Intention to Foreclose pursuant to Act 6 and/or Act 91 was sent in accordance with Pennsylvania law more than 34 days ago.

WHEREFORE, Plaintiff respectfully requests that judgment *in rem* be entered in its favor and against Defendants, James H. Ramsey, Jr. and Sandra L. Ramsey, for foreclosure and sale of the Premises in the amounts due as set forth in Paragraph 9, namely \$64,365.03, plus additional pre-judgment and post-judgment interest at the per diem rate of \$7.39 or at the adjusted amount if the interest rate is variable, additional late charges, additional corporate advances, additional escrow advances, attorneys' fees in accordance to applicable law and court costs, any/all other sums recoverable by Plaintiff under the terms of the aforesaid Mortgage, and such other relief as this Court deems just and proper.

RICHARD M. SQUIRE & ASSOCIATES, LLC

By: 

Richard M. Squire, Esq. (PA I.D.# 04267)

Robert M. Kline, Esq. (PA I.D. # 56479)

Bradley J. Osborne, Esq. (PA I.D. # 312169)

115 West Avenue, Suite 104

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215-886-8790

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rsquire@squirelaw.com

rkline@squirelaw.com

bosborne@squirelaw.com

Attorneys for Plaintiff

Date: 9/30/16

UNLESS YOU NOTIFY US WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER/NOTICE/PLEADING THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Richard M. Squire & Associates, LLC
By: Richard M. Squire, Esquire
Robert M. Kline, Esquire
Bradley Osborne, Esquire
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Kolette Modlin

VERIFICATION

_____, hereby states that he/she is employed as a

~~Authorized Signatory~~ of Caliber Home Loans, Inc., servicer for LSF8 Master Participation Trust, Plaintiff in this matter, and is authorized to make this Verification. The statements of fact contained in the foregoing Complaint are true and correct to the best of my information and belief.

I understand that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

Date: 9-28-2016

Name: 

Kolette Modlin

LSF8 Master Participation Trust, by Caliber Home Loans, Inc.,
solely in its capacity as servicer

~~Authorized Signatory~~
Title

File No. CAL-1632F

CAL-1632F/Ramsey

Exhibit "A"

ALL THAT CERTAIN PROPERTY SITUATED IN THE TOWNSHIP OF ELIZABETH IN THE COUNTY OF ALLEGHENY AND COMMONWEALTH OF PENNSYLVANIA, BEING MORE FULLY DESCRIBED IN A DEED DATED 12/17/1978 AND RECORDED 12/20/1978, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN DEED VOLUME 5719 AND PAGE 175. TAX MAP OR PARCEL ID NO.: 653-6-91
6001 ROSLYN ST, BOSTON PA 15135

PROPERTY BEING KNOWN AS: 6001 Roslyn Street, Boston, PA 15135

Sheriff Return

Case No: MG-16-001302

Casie Description: LSF8 Master Participation Trust vs Ramsey etal

Defendant: James H. Ramsey Jr.

Service Address: 6001 Roslyn Street Boston, PA 15135 Allegheny

Writ Description: Complaint

Issue Date: 09/30/2016 03:40 PM

Service Status: Served - Defendant(s) Personally Served

Served Upon: James H. Ramsey Jr.

Served By: Christopher Itle

Served On: 10/13/2016 02:46 PM

Service Method: Personal

LSF8 Master Participation Trust vs Ramsey etal

EXHIBIT B

Sheriff Return

Case No: MG-16-001302

Casie Description: LSF8 Master Participation Trust vs Ramsey etal

Defendant: Sandra L. Ramsey

Service Address: 6001 Roslyn Street Boston, PA 15135 Allegheny

Writ Description: Complaint

Issue Date: 09/30/2016 03:40 PM

Service Status: Served - Defendant(s) Personally Served

Served Upon: Sandra L. Ramsey

Served By: Christopher Itle

Served On: 10/13/2016 02:46 PM

Service Method: Personal

LSF8 Master Participation Trust vs Ramsey etal

EXHIBIT C

